

FAQs - NCFlex



What benefits does the NCFlex Program offer?

NCFlex offers the following benefits:

1. [Core Accidental Death and Dismemberment](#) (no cost to employees)
2. [Dental](#)
3. [Vision Care](#)
4. [Critical Illness](#)
5. [Cancer](#)
6. [Voluntary Accidental Death and Dismemberment](#) (AD&D)
7. [Group Term Life](#)
8. [Health Care Flexible Spending Account](#) (HCFA), and
9. [Dependent Day Care Flexible Spending Account](#) (DDCFA).

How and when can I enroll?

If You are a New Hire

You must enroll online within 30 days of your hire date. Please consult with your HR/Benefits representative to determine which enrollment system to use. Your participation in the flexible benefits begins on the first day of the month following your date of hire.

All Other Employees

Every year in the fall, NCFlex gives you the opportunity to enroll for benefits or make changes to your current benefit elections. You must enroll during this annual enrollment period. The dates for annual enrollment will be announced prior to the beginning of the enrollment period. To enroll for your benefits, you must enroll online. Please consult with your HR/Benefits representative to determine which enrollment system to use. Your new benefit elections will go into effect on January 1.

What is the plan year for the NCFlex Program? The plan year for the NCFlex program operates on a calendar year basis—January 1 through December 31.

When can I make changes to my NCFlex benefits?

You can make changes to your NCFlex benefits during the annual enrollment period in the fall. You also can make changes to your benefits if you have a [qualified life event](#). The changes you want to make to your benefits must be consistent with the change in your status. All benefit changes are subject to approval.

If my payroll deduction for flexible benefits is wrong, how do I get it fixed?

Please take your pay stub to your Benefits Representative and they will assist you in correcting the error.

How do I drop/add coverage for a dependent?

During the Year

You can drop/add coverage for a dependent during the year if you have a [qualified life event](#). If you have a qualified life event that requires you to drop/add coverage for a dependent, you must notify your Benefits Representative within 30 days of the event. You must make changes in the online enrollment system. Please consult with your HR/Benefits representative to determine which enrollment system to use.

During Annual Enrollment

You can drop/add coverage for a dependent during annual enrollment. You must make changes in the online enrollment system. Please consult with your HR/Benefits representative to determine which enrollment system to use.

Can I cover my college age dependents under the NCFlex program even if they are not in school?

Yes, beginning January 1, 2011, unmarried children who are your dependents can be covered under the Dental, Vision, Cancer, and Critical Illness plans up to age 26 regardless of student status.

In addition, effective January 1, 2011, your children can remain in the Health Care Spending Account until age 26 regardless of student, tax dependency or marital status.

Because of the differences in effective dates, it is important for you to check on the eligibility of your children for NCFlex programs before you incur any expenses.